

Proposed NU Business Name: MESARS AMIN POSUPALON

Project identification and prepared by: MST. MAHFUJA KHATUN
Shakhipur Unit, Tangail

Project verified by: Md. Sarajul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	AMIN
Age	:	01-01-1991(26 Years)
Education, till to date	:	S. S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Gatesori ;P.O: Bahirtul P.S: Shakhipur, Dist. Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FARIDA
(iii) Father's name	:	YEARMIN
(iv) GB member's info	:	Branch: Bahirtul, Centre # 20 (Female), Member ID: 7735, Group No: 03 Member since:01-01-2014(04 Years) First loan: BDT 10,000/- Existing loan: BDT 20,000/- Outstanding loan: BDT 13400/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill	:	05 years of business experience.
Own Business and Training Info	:	05 years experience in running business. Yes, He has 05 years training
Other Own/Family Sources of Income	:	Yes, He is a grocery shop.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01794-191189
Mother's Contact No.	:	01710-663068
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sokhipur unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FARIDA joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MESARS AMIN POSUPALON
Location	:	Vill: Gatesori ;P.O: Bahirtul P.S: Shakhipur, Dist. Tangail
Total Investment in BDT	:	BDT 3,05,000/-
Financing	:	Self BDT 2,25,000(from existing business) 74% Required Investment BDT 80,000(as equity) 26%
Present salary/drawings from business (estimates)	:	None
Proposed Salary	:	BDT. 5,000
Size of shop	:	10 ft x 6 ft= 60 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Milk, Cow, Ox, Calf.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪The farm is own.▪Collects goods from in Tangail.▪Agreed grace period is 3 months.

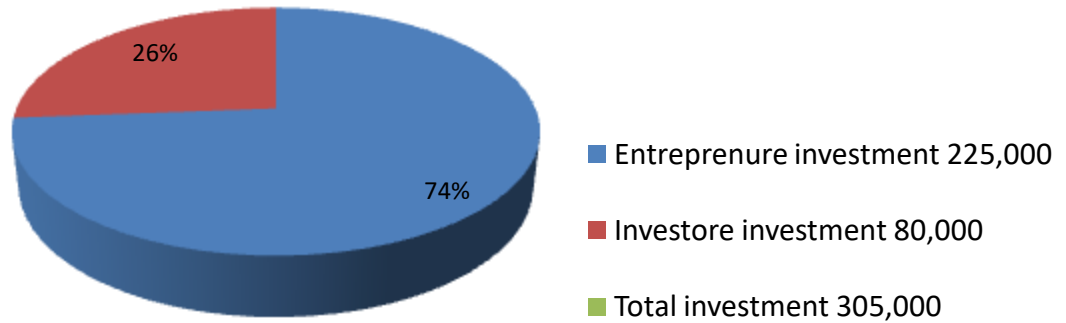
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Milk, Cow, Ox, Calf	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Milk, Cow, Ox, Calf	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	1500	45,000	540,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		750	9,000
Transportation		0	0
Salary(self)		5,000	60,000
Salary(sttaf)		0	0
Entertainment		100	1,200
Gird		200	2,400
Generator		0	0
Mobile bill		500	6,000
Total fixed Cost (D)		6,550	78,600
Net Profit (E) [C-D]		38,450	461,400

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Cow	4	50000	200000	Cow	1	80000	80,000	280,000
Ox	1	25000	25000		0	0	0	25,000
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
			0		0	0	0	0
Security			0			0	0	0
Total			225000			80000	80,000	305,000

Source of finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Milk, Cow, Ox, Calf	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Milk, Cow, Ox, Calf	3,000	90,000	1,080,000	1,134,000	1,190,700
Total variable Expense (B)	3,000	90,000	1,080,000	1,134,000	1,190,700
Contribution Margin (CM) [C=(A-B)	1,500	45,000	540,000	567,000	595,350
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		750	9,000	9,450	9,923
Transportation		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Salary(sttaf)		0	0	0	0
Entertainment		100	1,200	1,260	1,323
Gird		200	2,400	2,400	2,400
Generator		0	0	0	0
Mobile bill		500	6,000	6,300	6,615
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		6,550	78,600	79,410	80,261
Net Profit (E) [C-D]		38,450	461,400	487,590	515,090
Investment Payback			32,000	32,000	32,000

Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	461,400	487,590	515,090
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		429,400	884,990
	Total Cash Inflow	541,400	916,990	1,400,080
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	429,400	884,990	1,368,080

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





MD ALAMIN MIA

